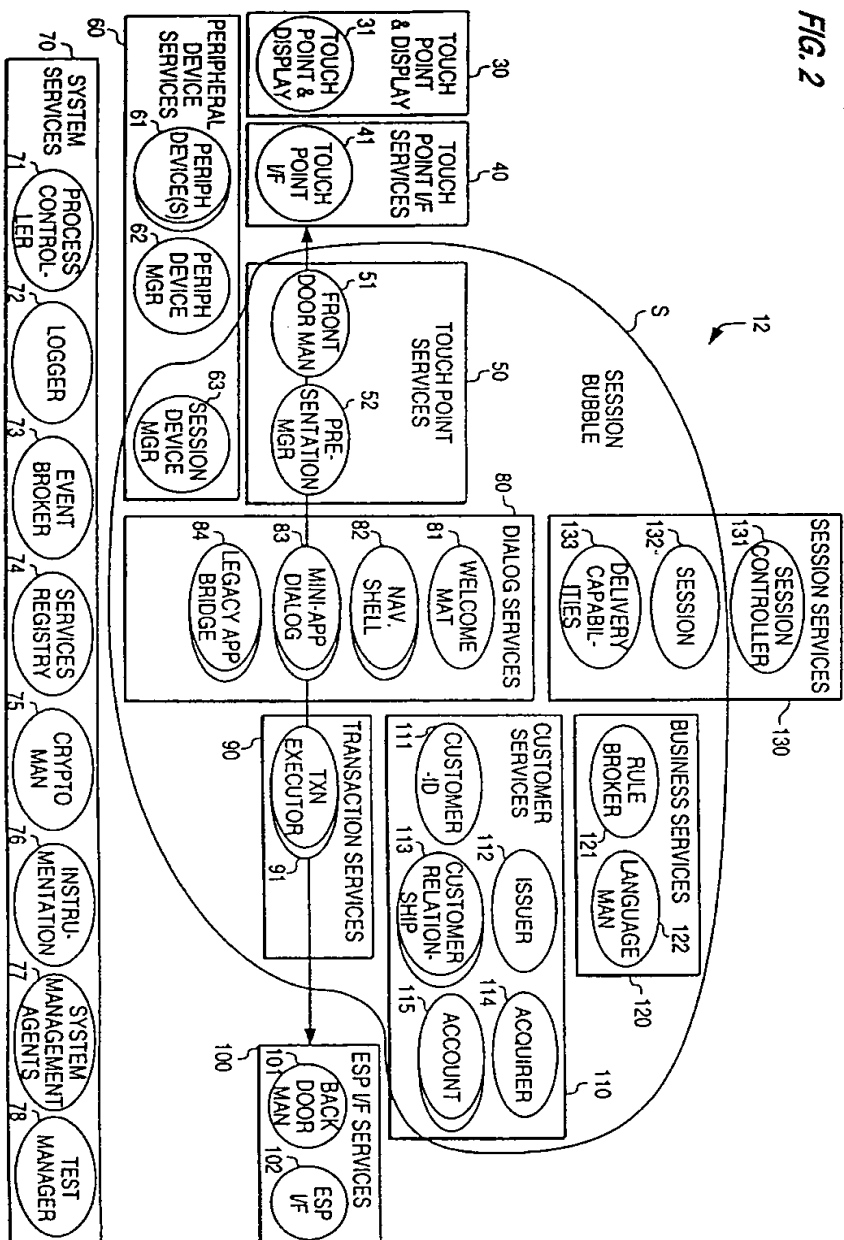


FIG. 1

09671424, 092700

FIG. 2



09671424, 092700

002260" 424T 2960

FIG. 3A

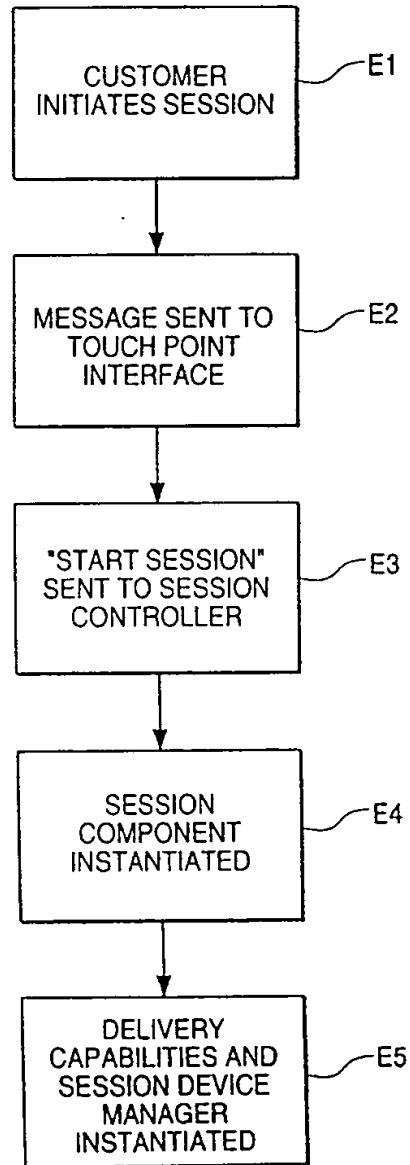
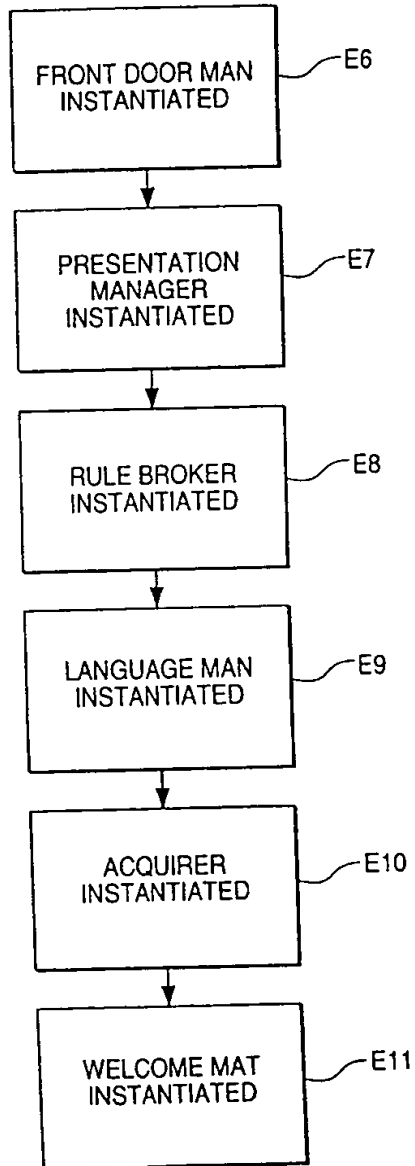
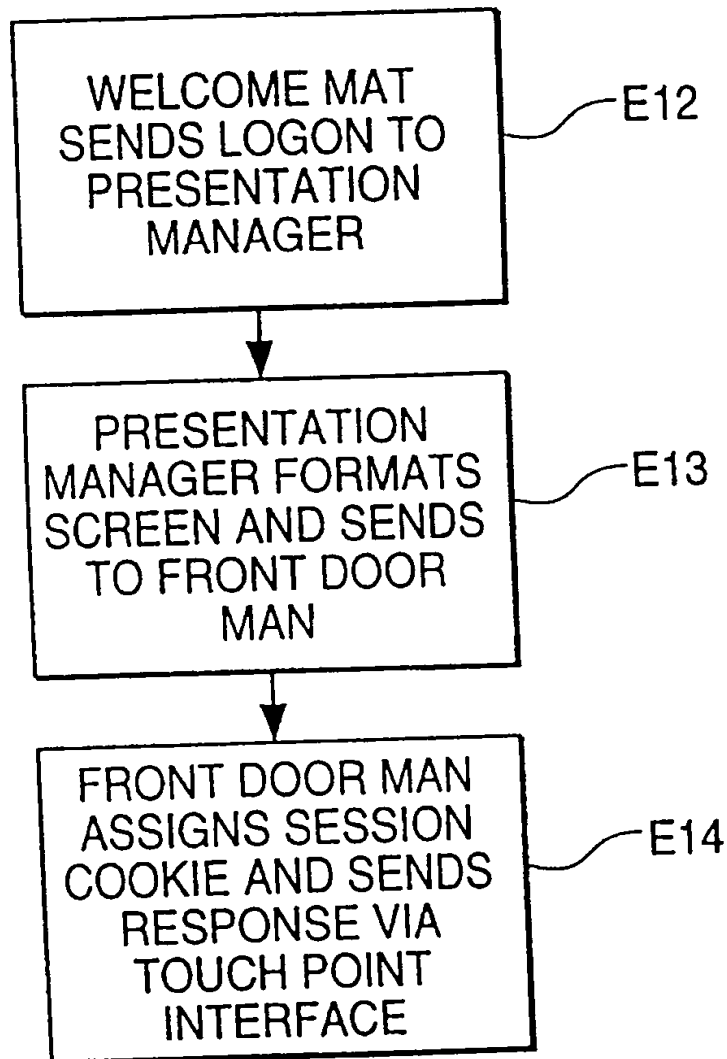


FIG. 3B



007260"42472960

FIG. 3C



002260-1424-092700

FIG. 4A

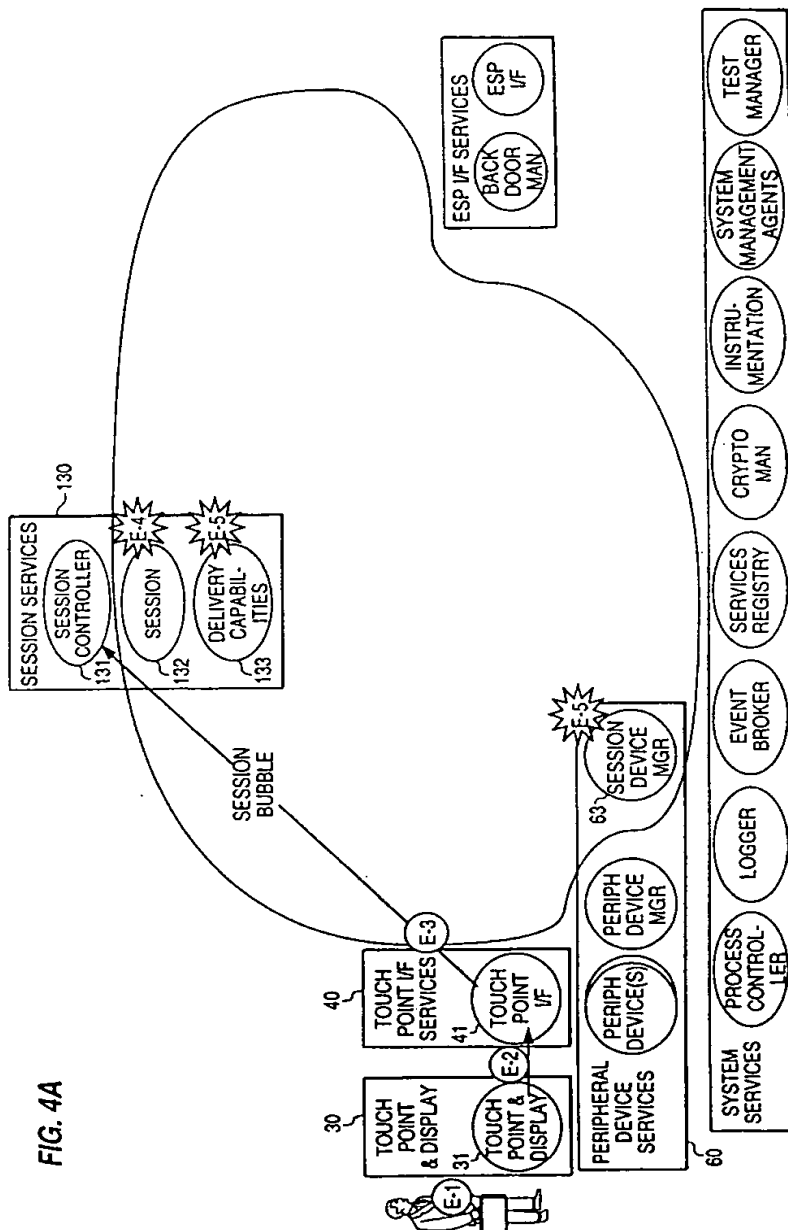


FIG. 4B

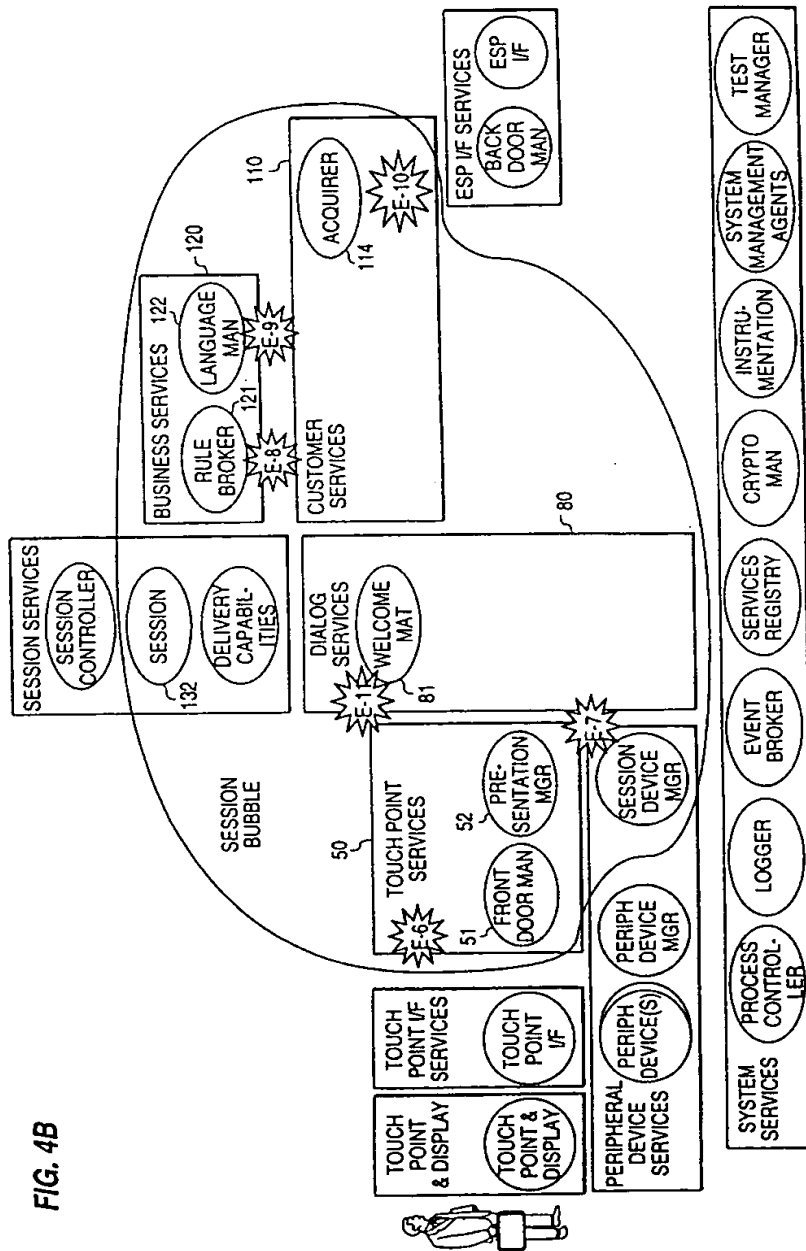


FIG. 4C

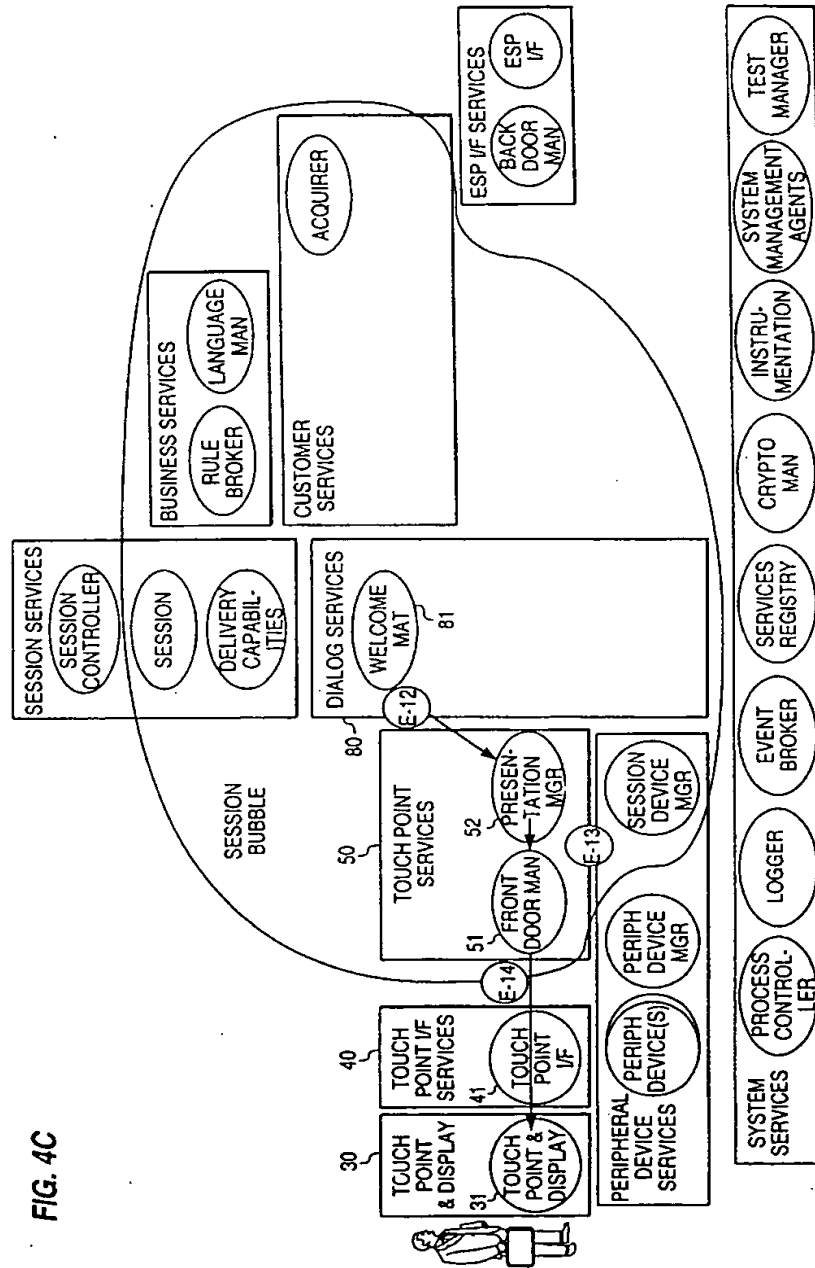
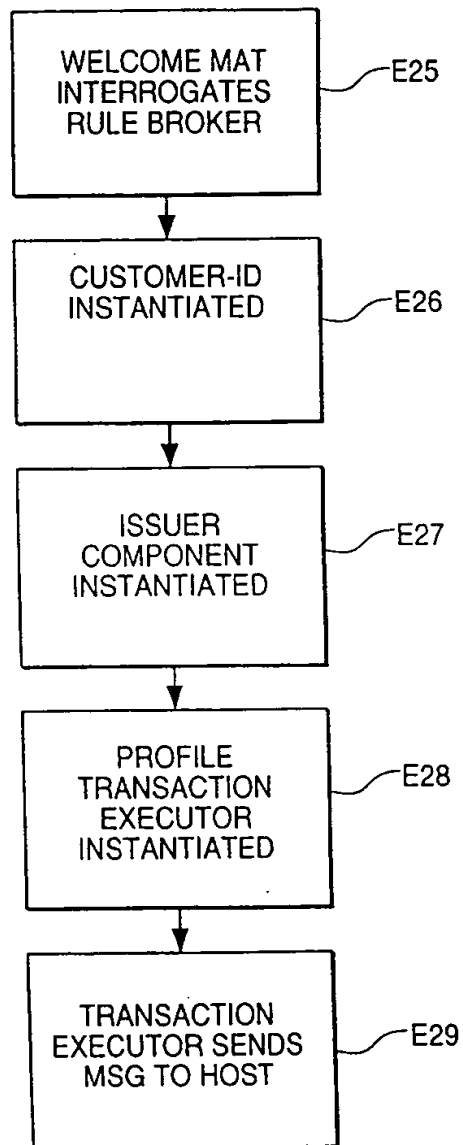


FIG. 5B



004260" 424T/960

09671424.092700

FIG. 5C

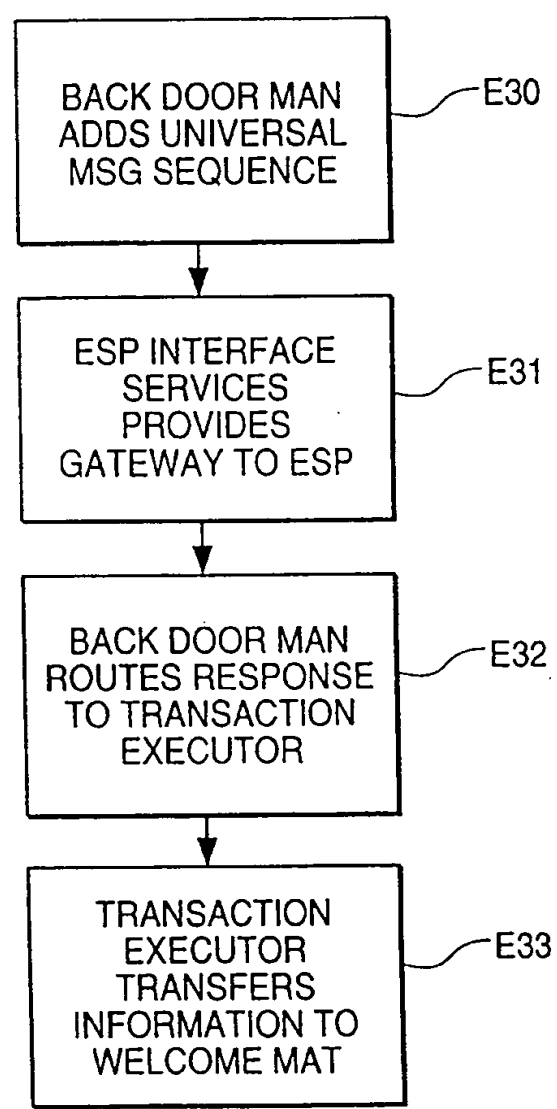


FIG. 5D

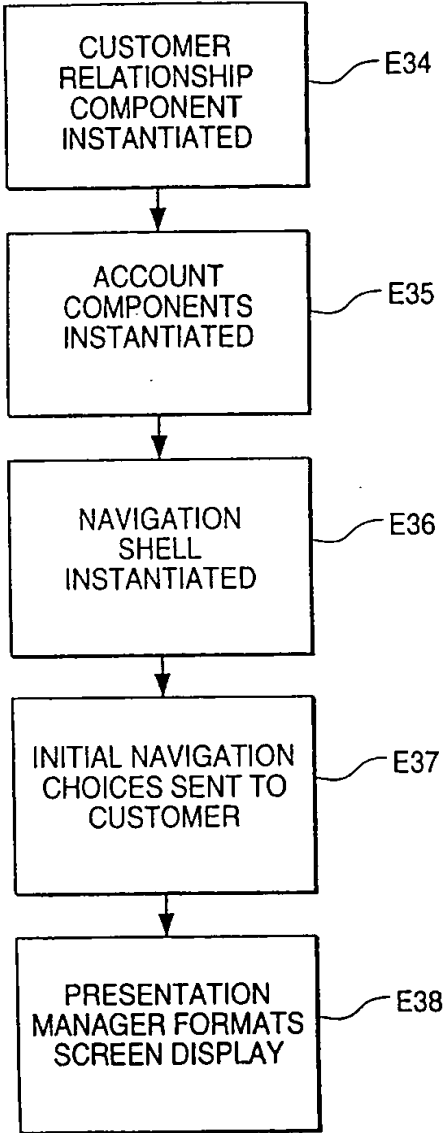


FIG. 6A

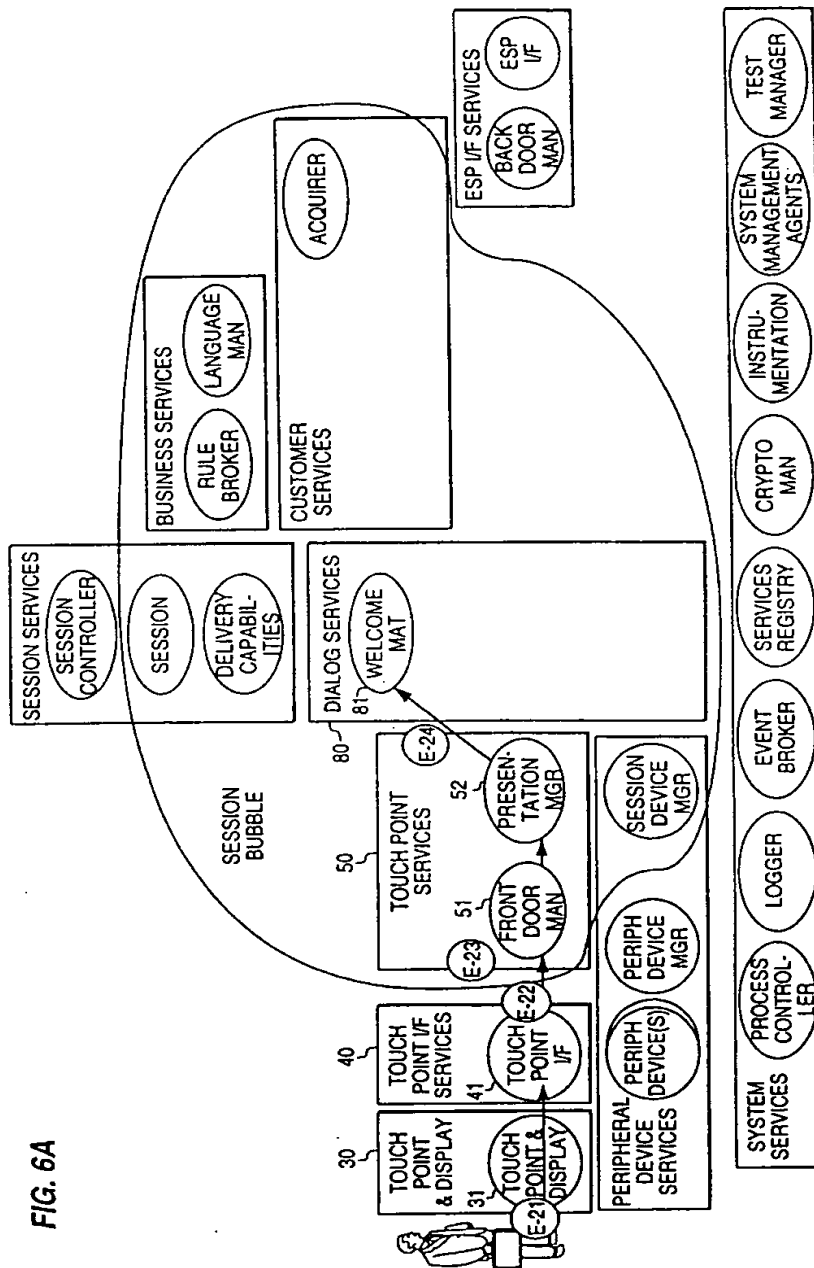


FIG. 6B

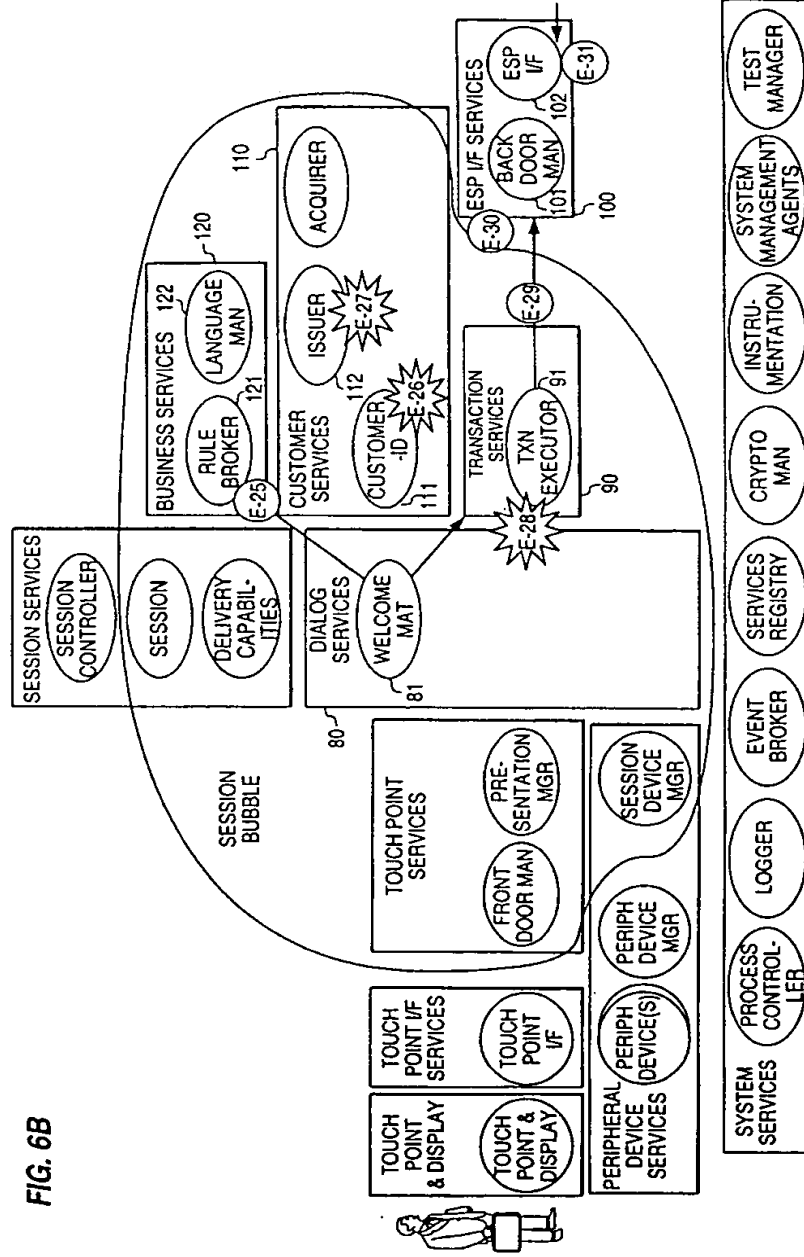
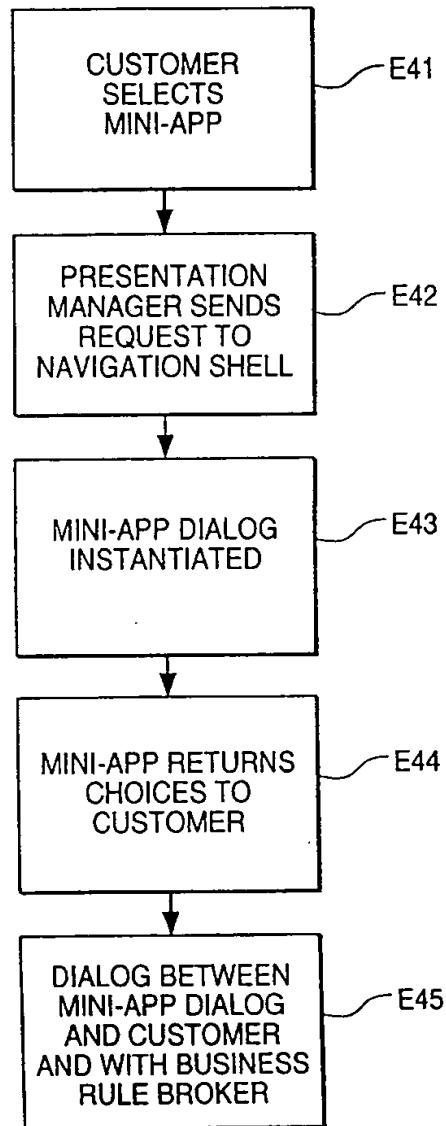
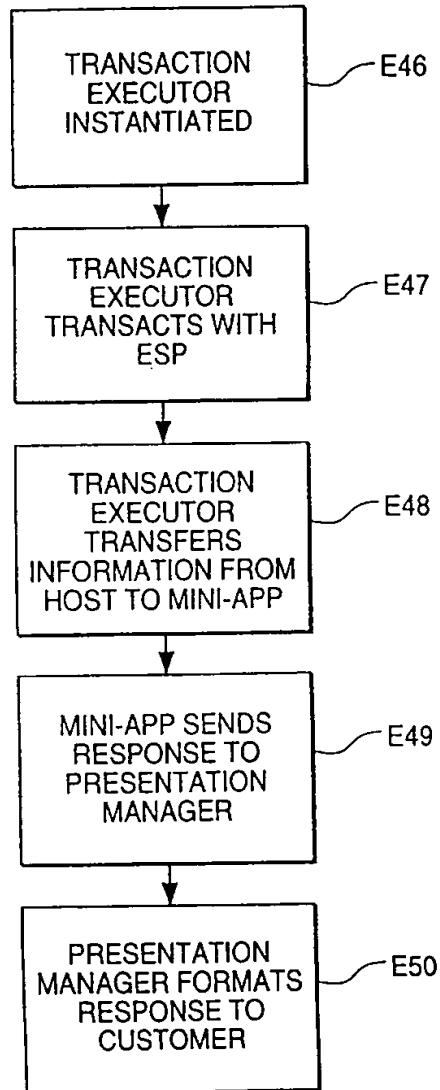


FIG. 7A

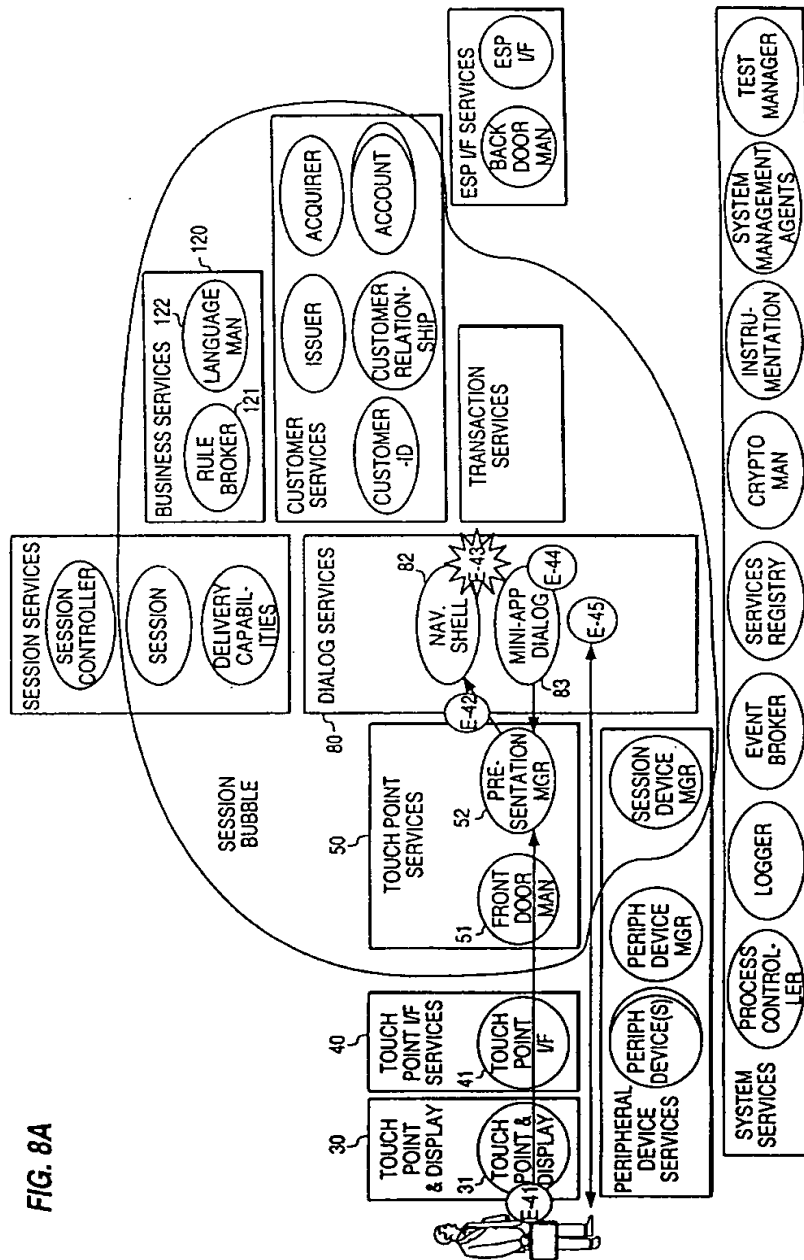


09671424.092700

FIG. 7B



007260" 424T 0960



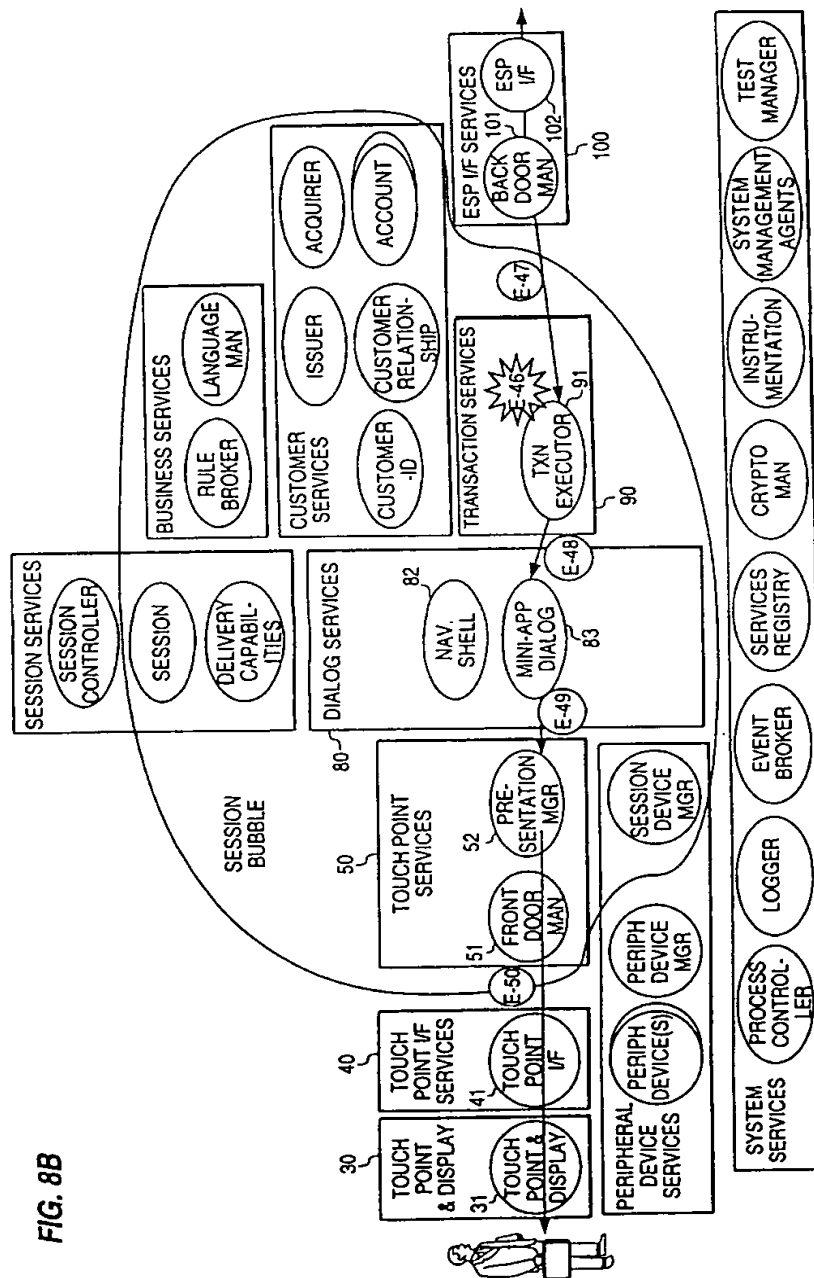


FIG. 9

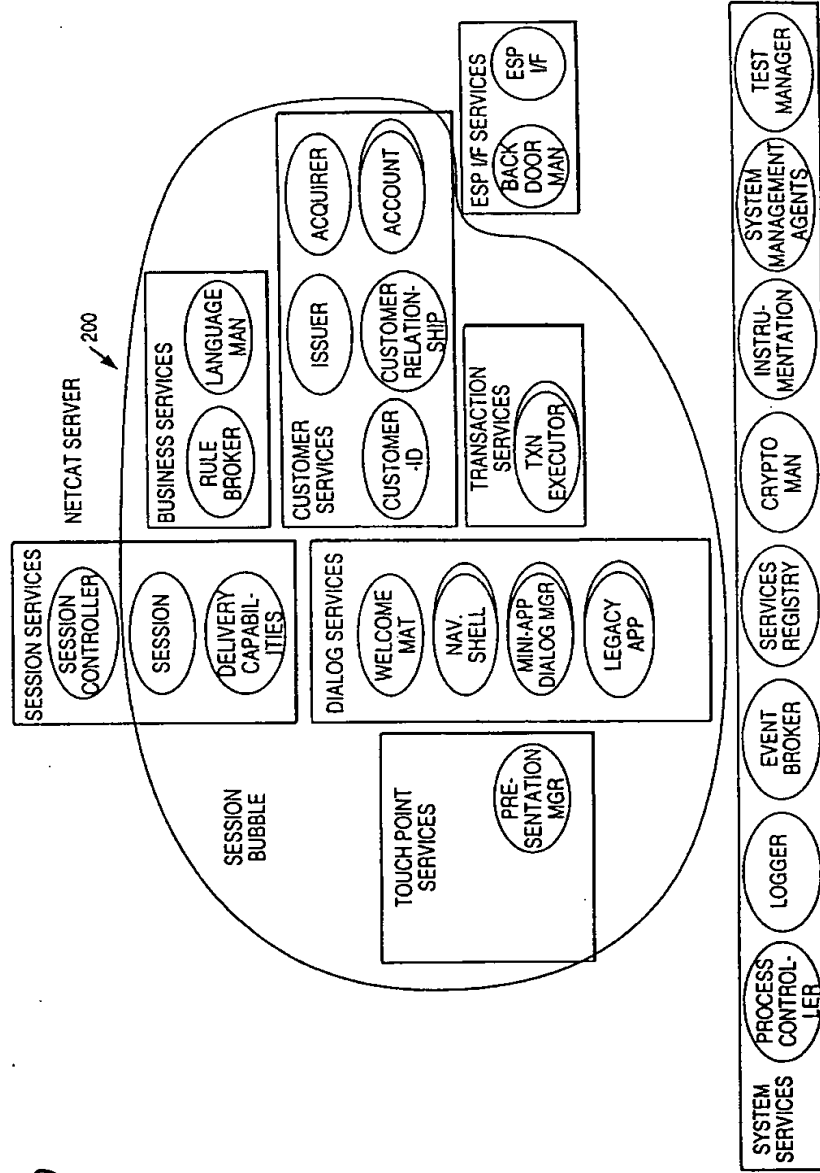


FIG. 10

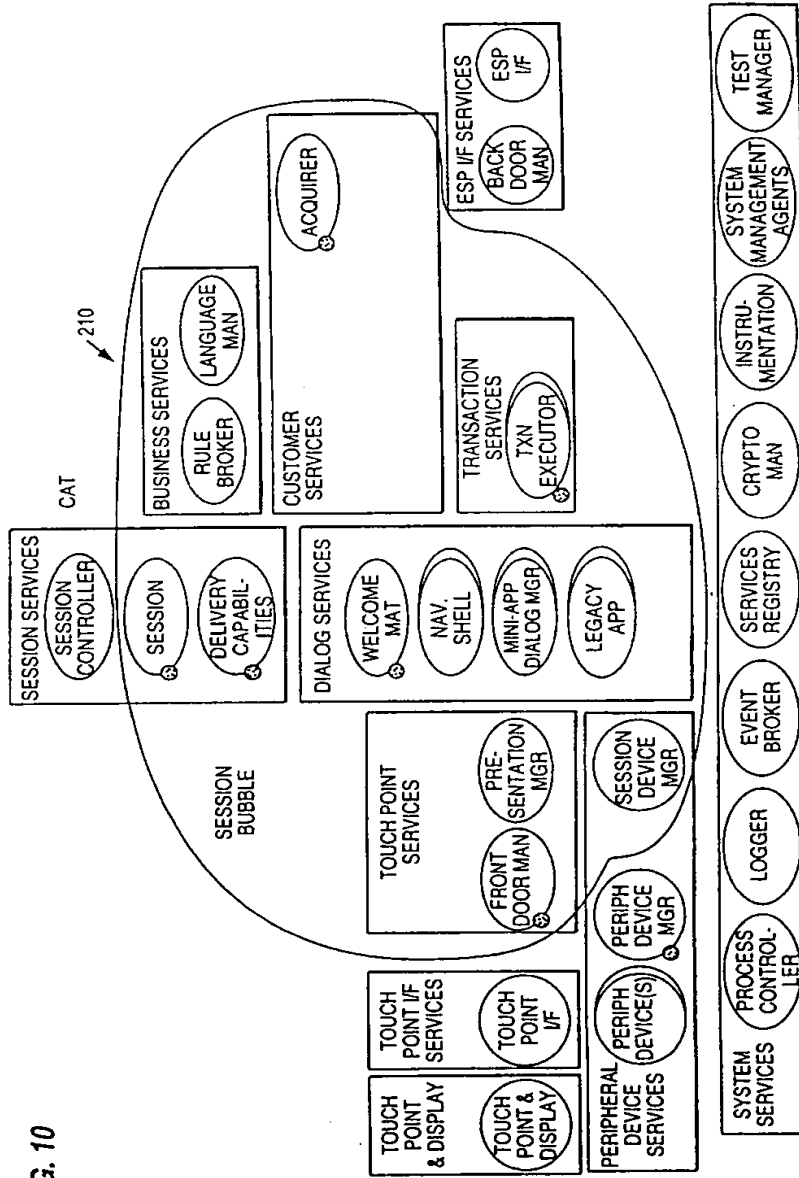
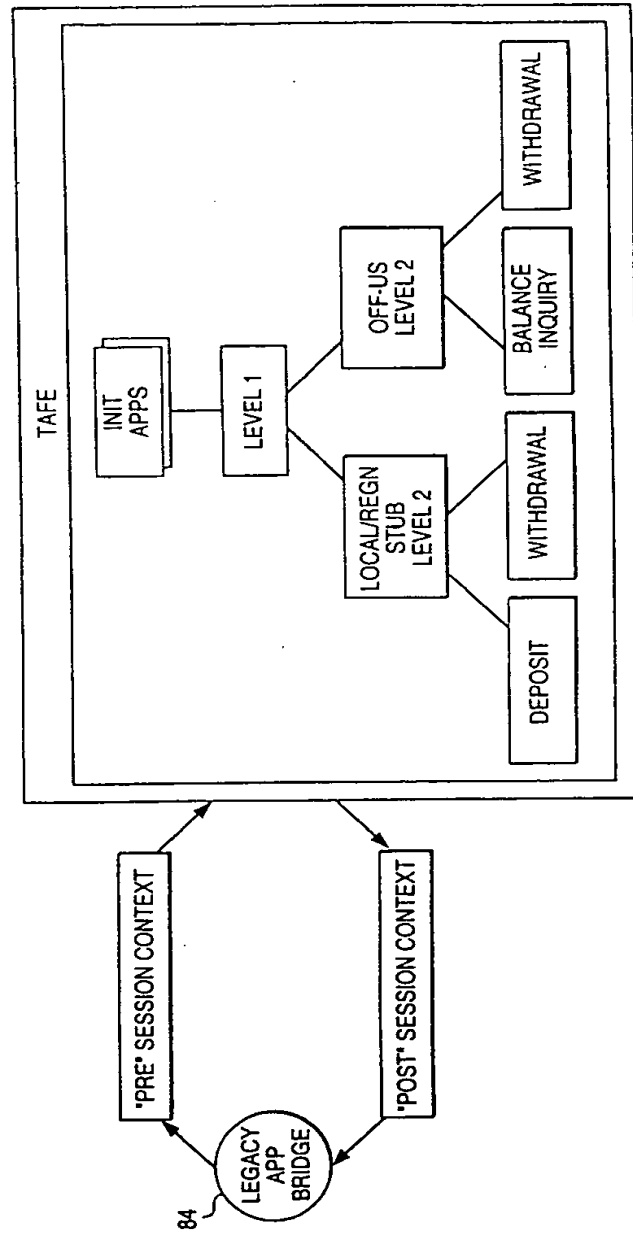


FIG. 11



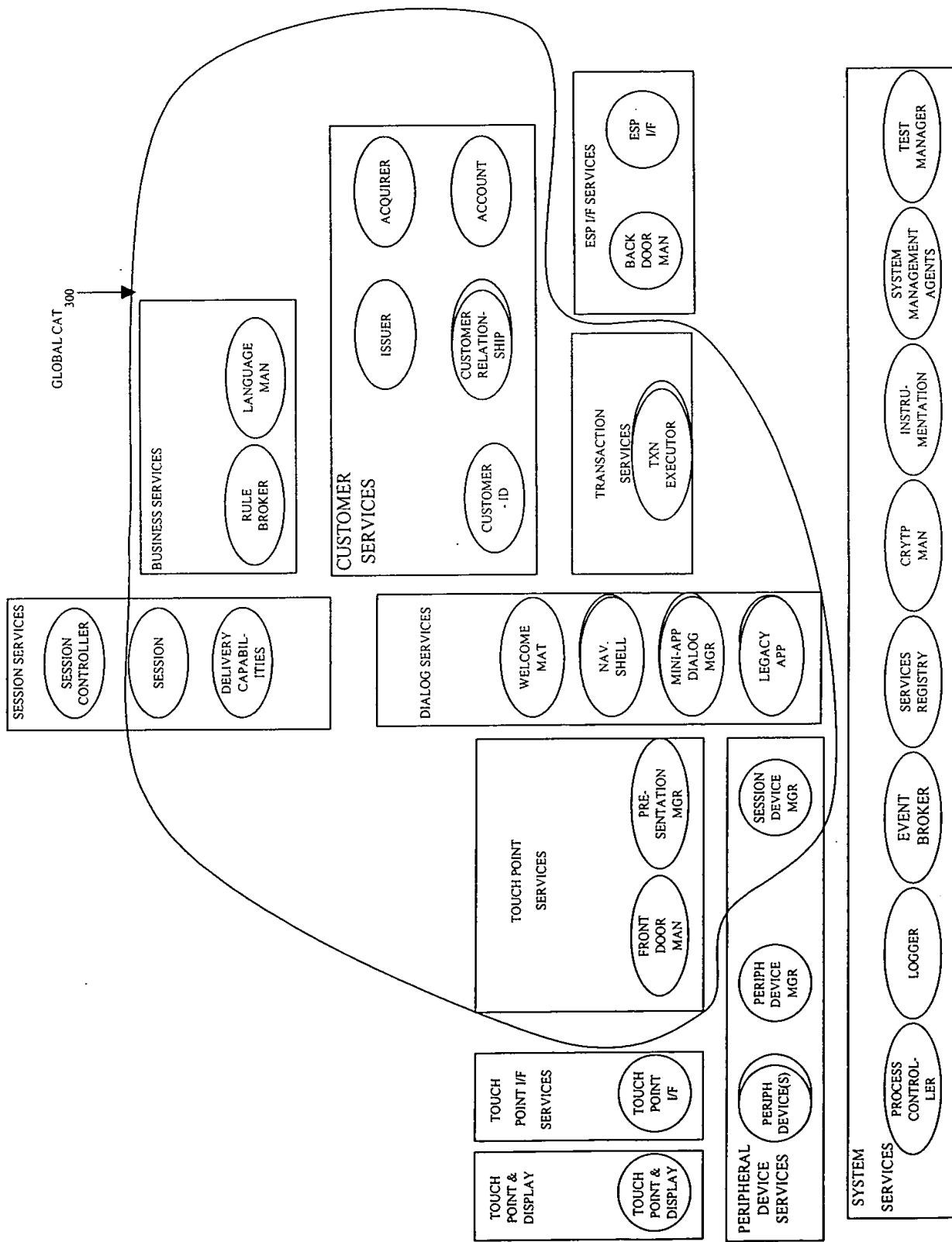


FIG. 12

INESS RULES - ACCOUNT DETA

Rule Description	Arguments	Answer	Comments	Appendix Table	Rule name
108. What fields are displayed for this product type on screen?	BusinessCode (Relationship Issuer) TransactionType ProductType	MessageElement (ordered list)	For element display order, refer to Table B1	A7	gbISIBalancesDisplayedForProduct
110. What fields are printed for this product type?	BusinessCode (Relationship Issuer) TransactionType	MessageElement (ordered list)	For element print order, refer to Table B1	A15	gbISIBalancesPrintedForProduct
148. What product types are supported by the transaction type?	BusinessCode (Relationship Issuer) TransactionType	ProductType (list)		A6	gbISIProducts
160. What is the balance associated for each linked product?	BusinessCode (Relationship Issuer) ProductType (Linked Products)	ProductType MessageElement		A9	gbIElementsInLinkedProducts
518. Which resolver balance is supported for this product?	ProductType TransactionType	MessageElement		A16	gbIResolverBalanceForProduct
510. What is the phrase describing the balance?	BusinessCode (Relationship Issuer) ProductType MessageElement				From Phrase Database
521. How should balance be displayed if negative?	BusinessCode (Relationship Issuer) ProductType MessageElement	Balance Display: 1. Zero 2. Display Positive 3. Do Not Display	If no answer is given, a <i>negative amount</i> will be displayed with a 'positive text' associated to balance	B1	gbINegativeBalanceDisplay
738. Is PIN reentry required?	BusinessCode (Relationship Issuer) TransactionType	PIN choices: 1. Yes (Always) 2. No 3. Yes (Except in 1 st transaction)		A8	gbISIReEntryPIN2
771. For accounts denominated in 'in' currencies, should balances be shown in the other currency?	BusinessCode (Relationship Issuer)	Yes/No		A8	gbISIShowBalancesInOtherCurrencySupport
814. Support paging through multiple accounts of same type?	BusinessCode (Relationship Issuer) ProductType	Yes/No	Not implemented (Global CAT)	A8	gbIPageMultipleSameType
155. How should interest rates be formatted for display?	Country	a. Min Digit After decimal separator b. Max Digit After decimal separator		A31	gbIInterestRateDisplayFormat

FIG. 13

BUSINESS RULES - WITHDRAWAL

Rule/Description	Arguments	Answer	Comments	Appendix Table	Rule name
GENERAL RULES					
104. What product can be the source for withdrawal?	BusinessCode (Relationship Issuer) TransactionType	ProductType (list)		A6	gblWDSorce Products
108. What balances are displayed for this product type on screen?	BusinessCode (Relationship Issuer) TransactionType ProductType	MessageElement (ordered list)	For element display order, refer to Table B1 (Max of 3 balances)	A7	gblWDBalances Displayed ForProduct
110. What balances are printed for this product type?	BusinessCode (Relationship Issuer) TransactionType ProductType	MessageElement (ordered list)	For element print order, refer to Table B1 (Max of 3 balances)	A15	gblWDBalances PrintedForProduct
518. Which resolver balance is supported for this product?	ProductType TransactionType	MessageElement		A16	gblResolver BalanceForProduct
521. How should balance be displayed if negative?	BusinessCode (Relationship Issuer) ProductType MessageElement	Balance Display: 1. Zero 2. Display Positive 3. Do Not Display	If no answer is given, a <i>negative amount</i> will be displayed with a 'positive text' associated to balance	B1	gblNegative BalanceDisplay
735. What balance is displayed for an Insufficient fund error screen?	BusinessCode (Relationship Issuer) ProductType (Source)	MessageElement (one element maximum)		A30	gblBalanceDisplayed ForNSF
738. Is PIN reentry required?	BusinessCode (Relationship Issuer) TransactionType	PIN choices: 1. Yes (Always) 2. No 3. Yes (Except in 1 st transaction)		A8	gblWDRentryPIN2
870. Display screen with double FX information.	BusinessCode (Relationship Issuer) TransactionType	Yes/No		A8	gblWDDisplay DoubleFX
821. How long should be allowed for the customer to remove the dispense item?	BusinessCode (Acquirer) TransactionType	TimeLength (in seconds)		A8	gblWDCashWait Time
DISCLOSURES					
204. Which disclosure (if any) should be displayed if the withdrawal has FX fees?	BusinessCode (Relationship Issuer) TransactionType	DisclosureID		A28	gblWDDisclosureFX SubjectFees
206. Which disclosure (if any) should be displayed if the source of the withdrawal will be treated as a cash advance?	BusinessCode (Relationship Issuer) TransactionType ProductType	DisclosureID		A28	gblWDDisclosure CashAdvance

FIG. 14A

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Rule Description	Arguments	Answer	Comments	Appendix Table	Rule name
210. Which disclosure (if any) should be displayed if fees apply to this cash advance?	BusinessCode (Relationship Issuer) TransactionType ProductType	DisclosureID		A28	gblWDDisclosure CashAdvanceFee
CASH DISPENSING RULES					
742. What instruments are supported for dispensing?	BusinessCode (Acquirer)	Instrument Type: (list) 1. Cash 2. Traveler's check 3. Manager's check 4. Telephone cards 5. Coupons		A8	gblDispenseInstrument
740. What currencies are dispensed?	BusinessCode (Acquirer)	CurrencyCode (list)		A10	gblDispensedCurrency
741. What denominations are available for the currency?	BusinessCode (Acquirer) CurrencyCode	Denomination (List)		A10	gblDispensed Denomination
744. What is the bill mix for each denomination?	BusinessCode (Acquirer) CurrencyCode Denomination	Algorithm MinimumAmount Algorithm MaximumAmount AlgorithmLimit Percent		A11	gblBillMixCriteria
743. What selection amounts are offered to the customer?	BusinessCode (Acquirer) SummaryCategory DenominationAvail CurrencyCode LimitCode InstrumentType	AmountSelection EquivalentAmount Selection (EMU) Format: 10;20;40;60;100;200;0	An entry returned with a value of '0' will display 'Another Amount' Amounts <i>MUST</i> be separated by a semicolon ':'	A11	gblWDSelection AmountsOffered
CURRENCY RELATED RULES					
723. Is FX allowed?	BusinessCode (Relationship Issuer) TransactionType	Yes/No		A8	gblWDAllowFX
724. Is FX displayed on confirmation screen?	BusinessCode (Relationship Issuer) TransactionType	Yes/No		A8	gblWDDisplayFX
776. Display transaction amount in equivalent currency (for 'in' currencies)	BusinessCode (Relationship Issuer) TransactionType	1. Always Display 2. Display only when txn currencies are different and one is an 'in' currency		A8	gblWDDisplayAmount InOtherCurrency

FIG. 14B

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RuleDescription	Arguments	Answer	Comments	Appendix Table	Rule name
996. Is FX printed?	BusinessCode (Relationship Issuer) TransactionType	Yes/No		A8	gblWDPrintFX
308. For Commission Fee: a. Display and print commission fee?	BusinessCode (Relationship Issuer) TransactionType	Yes/No		A8	gblWDCommission FeeAndVAT
b. Display and Print VAT on commission?		Yes/No			

FIG. 14C

Sample Catalyst Screen

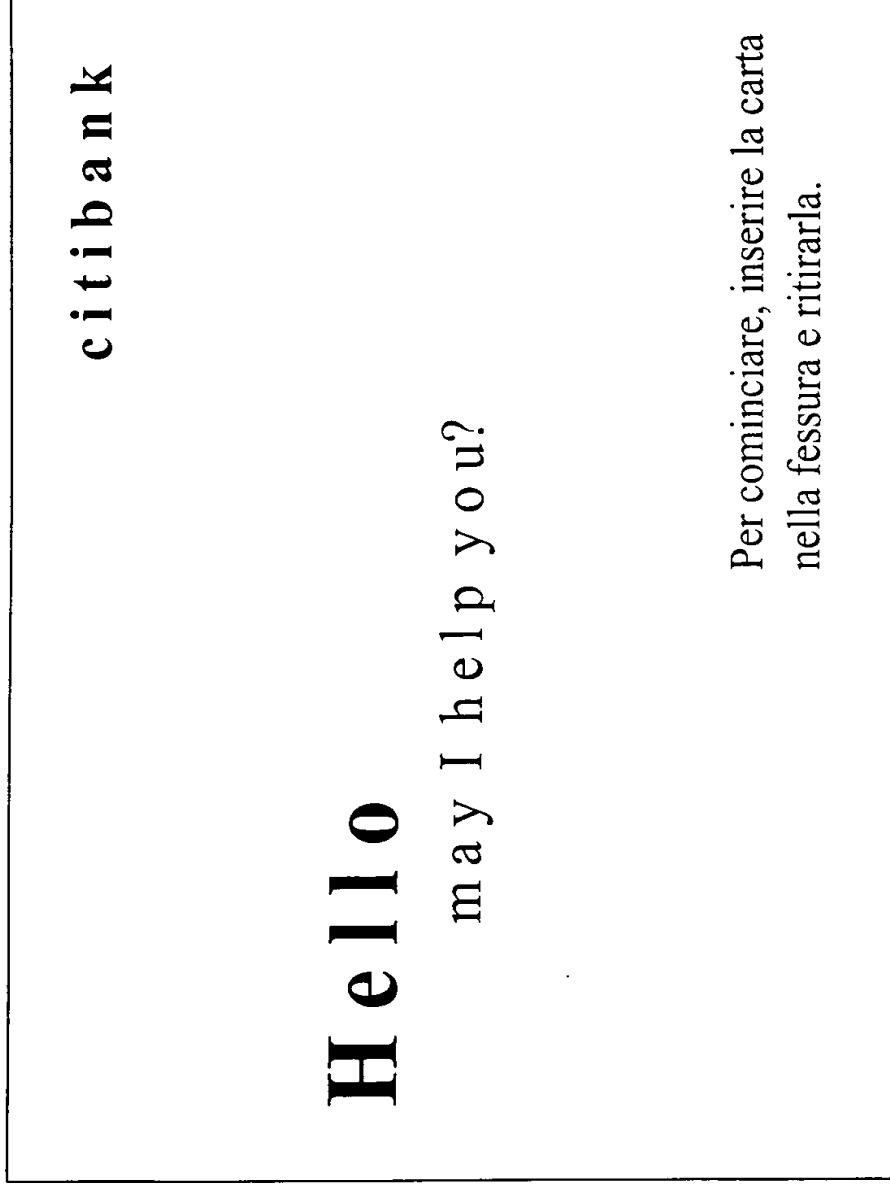


FIG. 15A

For the new millennium,
offshore banking now
comes with offshore rewards.

2000

What would you like to do?

Please make selection below.

Cash

Account
Information

Deposit

Payments
&
Transfers

Special
Offers

EXIT

FIG. 15B

Cash

Where shall I get the money from?

WorldLink

Simplify Your Lives

Invest NOW!

Citibank

5424 1801 2395

XXXX XXXXXXXX

Checking Plus*
XXXXXXXXXX3945

on deposit
\$2,230.00

Savings
XXXXXXXXXX5670

on deposit
\$121,059,658,114.68

Insured Money Market
XXXXXXXXXX2305

on deposit
\$2,530.00

Ready Credit
XXXXXXXXXX5678

available credit
\$7,677.28

*may include non-FDIC insured money market funds

MORE ▾

Cash

Account Information

Deposit

Payments & Transfers

Special Offers

EXIT

FIG. 15C

Sample Catalyst Screen

Contanti

Selezionare L'importo da prelevare.

Lit 50.000 (EUR 25,82)	Lit 300.000 (EUR 154,94)
Lit 100.000 (EUR 51,65)	Lit 400.000 (EUR 206,58)
Lit 150.000 (EUR 77,47)	LIT 500.000 (EUR 258,23)
Lit 150.000 (EUR 77,47)	LIT 500.000 (EUR 258,23)
Indietro	
Contanti	Conto Informazioni
Depositi	Pagamenti & Bonifici
Fine	

FIG. 15D